

SYSTEM AND METHOD FOR MANAGING DEDICATED USE OF A CREDIT  
ACCOUNT

5      ABSTRACT OF THE DISCLOSURE

          A method of managing dedicated use of a credit account is provided. The  
method includes receiving information regarding a credit account, associating the  
credit account with a usage program, where the usage program includes terms of  
dedicated use and where the terms of dedicated use are associated with providing  
10      benefits to the customer in return for dedicated use of the credit account, providing a  
benefit to the customer according to the terms, monitoring credit activity  
corresponding to the credit account, and maintaining the benefit if the monitored  
credit activity satisfies the terms of dedicated use.